

MBS BANCAJA 4 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets  
 Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

Activos / Assets: Préstamos hipotecarios (CTHs) / Mortgage loans (PTCs)  
 Fecha / Date: 31/12/2024  
 Divisa / Currency : EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 850                                                      | 19,71  | 7.442.711,03     | 4,16   | 87                                              | 24,37  | 2.993.906,77     | 26,53  | 804                                                      | 18,85  | 4.448.804,26     | 2,65   | 15,659                                           | 3,297    |
| 5,01                                   | 10,00 | 484                                                      | 11,22  | 9.065.451,92     | 5,06   | 45                                              | 12,61  | 1.927.122,21     | 17,08  | 484                                                      | 11,35  | 7.138.329,71     | 4,26   | 17,705                                           | 7,473    |
| 10,01                                  | 15,00 | 417                                                      | 9,67   | 13.236.215,24    | 7,39   | 25                                              | 7,00   | 773.467,46       | 6,85   | 417                                                      | 9,77   | 12.462.747,78    | 7,43   | 14,830                                           | 12,774   |
| 15,01                                  | 20,00 | 510                                                      | 11,83  | 20.552.378,04    | 11,48  | 31                                              | 8,68   | 829.347,25       | 7,35   | 510                                                      | 11,95  | 19.723.030,79    | 11,76  | 19,365                                           | 17,649   |
| 20,01                                  | 25,00 | 612                                                      | 14,19  | 30.613.069,16    | 17,10  | 40                                              | 11,20  | 1.640.428,85     | 14,54  | 612                                                      | 14,35  | 28.972.640,31    | 17,27  | 25,372                                           | 22,522   |
| 25,01                                  | 30,00 | 457                                                      | 10,60  | 28.113.593,44    | 15,71  | 36                                              | 10,08  | 1.126.388,47     | 9,98   | 457                                                      | 10,71  | 26.987.204,97    | 16,09  | 30,008                                           | 27,532   |
| 30,01                                  | 35,00 | 469                                                      | 10,88  | 31.639.997,30    | 17,68  | 39                                              | 10,92  | 937.060,58       | 8,30   | 469                                                      | 10,99  | 30.702.936,72    | 18,31  | 33,977                                           | 32,404   |
| 35,01                                  | 40,00 | 286                                                      | 6,63   | 19.803.915,29    | 11,06  | 30                                              | 8,40   | 835.655,97       | 7,41   | 286                                                      | 6,70   | 18.968.259,32    | 11,31  | 39,521                                           | 36,987   |
| 40,01                                  | 45,00 | 128                                                      | 2,97   | 9.892.710,31     | 5,53   | 9                                               | 2,52   | 45.794,50        | 0,41   | 128                                                      | 3,00   | 9.846.915,81     | 5,87   | 42,923                                           | 42,629   |
| 45,01                                  | 50,00 | 55                                                       | 1,28   | 4.408.090,52     | 2,46   | 10                                              | 2,80   | 119.662,24       | 1,06   | 55                                                       | 1,29   | 4.288.428,28     | 2,56   | 48,622                                           | 46,494   |
| 50,01                                  | 55,00 | 29                                                       | 0,67   | 2.763.194,44     | 1,54   | 4                                               | 1,12   | 26.539,81        | 0,24   | 29                                                       | 0,68   | 2.736.654,63     | 1,63   | 53,408                                           | 52,869   |
| 55,01                                  | 60,00 | 12                                                       | 0,28   | 1.172.618,48     | 0,66   | 1                                               | 0,28   | 28.590,05        | 0,25   | 12                                                       | 0,28   | 1.144.028,43     | 0,68   | 58,110                                           | 56,398   |
| 60,01                                  | 65,00 | 2                                                        | 0,05   | 194.664,54       | 0,11   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,05   | 194.664,54       | 0,12   | 63,385                                           | 63,385   |
| 65,01                                  | 70,00 | 1                                                        | 0,02   | 103.781,79       | 0,06   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,02   | 103.781,79       | 0,06   | 65,268                                           | 65,268   |
| Total :                                |       | 4.312                                                    | 100,00 | 179.002.391,50   | 100,00 | 357                                             | 100,00 | 11.283.964,16    | 100,00 | 4.266                                                    | 100,00 | 167.718.427,34   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 29,179                                           | 26,919   |
| Media Simple / Average :               |       |                                                          |        | 41.512,61        |        |                                                 |        | 31.607,74        |        |                                                          |        | 39.315,15        |        | 20,332                                           | 19,104   |
| Mínimo / Minimum :                     |       |                                                          |        | 21,15            |        |                                                 |        | 1,25             |        |                                                          |        | 21,15            |        | 0,010                                            | 0,000    |
| Máximo / Maximum :                     |       |                                                          |        | 446.873,18       |        |                                                 |        | 278.249,88       |        |                                                          |        | 378.145,28       |        | 85,209                                           | 65,268   |